

What is claimed:

1. A computer system, comprising:

5 an interchange party computer system (IPCS) capable of network communication with a plurality of consumer computer systems and a plurality of service provider computer systems, the service provider computer systems representing a plurality of service sectors, each sector including a plurality of service provider computer systems;

10 at least one electronic page presentable by the IPCS that includes information about a plurality of service providers in the plurality of service sectors;

at least one electronic page presentable by the IPCS that includes a user interface allowing a consumer presented the page to input data to create or
15 update a consumer profile comprising one or more attributes;

means for receiving the data input by the consumer through the user interface;

means for determining service offers that match the attributes to a predetermined degree; and

20 means for electronically returning to a consumer computer system a results page that contains details of any matching service programs or offerings.

2. The computer system of claim 1 wherein the results page includes means for the consumer to electronically accept a matching service program or offer and institute enrollment therein.

5 3. A computer system, comprising:

an interchange party computer system (IPCS) capable of network communication with a plurality of consumer computer systems and a plurality of service provider computer systems, the service provider computer systems representing a plurality of service sectors, each sector including a plurality of service provider computer systems;

at least one electronic page presentable from the IPCS that includes information about a plurality of service providers in the plurality of service sectors;

at least one electronic page presentable by the IPCS that includes a user interface allowing a consumer presented the page to input data to create or update a consumer profile data;

means for receiving consumer profile data input by a user through the user interface;

means for determining service offers that match consumer profile data to a predetermined degree; and

means for electronically enrolling the consumer in matching service programs.

4. An interchange party computer system (IPCS) having means for presenting user interfaces to a plurality of consumer computer systems and capturing data input through the user interfaces, the IPCS including or being associated with one or more databases, at least one database holding data representing a plurality of consumer profiles for different consumers, the profiles including consumer profiles expressing service selection attributes for a plurality of service sectors, the associated databases including at least one database holding data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers, the IPCS including at least one of the following program modules:

- (a) a Service Comparison/Selection Module for finding service programs that match consumer profiles to a predetermined degree;
- (b) an Automatic Bill Payment Module for allowing consumers to engage in automated billing transactions;
- (c) an Automated Services Monitoring Module for monitoring service program databases for service programs that match consumer profiles to a predetermined degree and notifying consumers of matching programs;

(d) an Automated Best Services Selection Module for finding service programs that match consumer profiles to a predetermined degree and automatically enrolling consumers in matching programs;

5 (e) a Services Search Module for finding service programs that are offered on Internet websites not directly associated with the IPCS;

(f) an Incentive Program Module for analyzing consumers' bills and spending habits to determine service programs offered through the IPCS that better match consumers' needs;

10 (g) a Data Mining Module for generation of information from data stored in or passed through the IPCS; and

(h) a Pooling Module for providing a group of consumers benefits for group transactions with a service provider.

15 5. The computer system of claim 4 wherein the system includes at least 2 of the modules.

6. The computer system of claim 4 wherein the system includes at least 3 of the modules.

20 7. The computer system of claim 4 wherein the system includes at least 4 of the modules.

8. The computer system of claim 4 wherein the system includes at least 5
of the modules.

9. The computer system of claim 4 wherein the system includes at least 6
5 of the modules.

10. The computer system of claim 4 wherein the system includes at least
modules (a) and (c).

10 11. The computer system of claim 4 wherein the system includes at least
modules (g) and one of modules (a), (b), (f) and (h).

15 12. A method carried out through an interchange party computer system
(IPCS) capable of network communication with a plurality of participating party
computer systems, the IPCS presenting to participating party computer systems,
at least one electronic page including information about service offerings for a
plurality of service sectors, and at least one page including a user interface
allowing a consumer to do two or more of the following:

20 (a) apply for or enroll in service programs offered by a service provider by
completing an online form and transmitting the form data to the IPCS or a
computer system directly associated with the IPCS;

(b) create a consumer profile and electronically transmit the profile to the IPCS so that matching offers for service may be determined through the IPCS, the IPCS maintaining a record of enrollments established between consumer and service provider participating parties;

5 (c) establish automated bill payment with a service provider by transmitting a request for automated bill payment through the IPCS;

(d) request automatic notification of offers of service programs matching a consumer profile created for a consumer; and

receiving a consumer profile data input through the user interface for the

10 two or more of items (a)-(d).

13. A method carried out through an Interchange Party Computer System (IPCS) comprising:

receiving consumer profile data from a consumer computer system, the
15 profile containing data usable by the IPCS to query one or more databases of service programs for services that match the profile to a predetermined degree, the database(s) holding queryable data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers;

20 querying the database(s) for service programs that match the consumer profile to a predetermined degree;

presenting consumer computer systems information about matching service programs found in a query.

14. The method of claim 13 wherein the information comprises an offer
5 for service, the information being returned to a consumer is in association with a user interface for accepting an offer of service.

15. The method of claim 13 wherein the consumer is automatically
enrolled in one or more matching service programs and wherein the information
10 returned to includes details of service program(s) in which the consumer was automatically enrolled.

16. The method of claim 14 wherein the information includes details of
offers for at least two service programs, each program being under a different
15 service sector.

17. The method of claim 15 wherein the information includes details of
enrollment in at least two service programs, each program being under a
different service sector.

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18. The method of claim 13 wherein the IPCS presents information in the
nature of least two notices of enrollment that are electronically returned to a

computer system for the consumer submitting the profile data, each notice being contained on a different electronic page and for different service sectors and each notifying the user of enrollment in a service program for a service under the respective service sectors.

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19. A method carried out through an interchange party computer system (IPCS) comprising:

providing means for the IPCS to have network communication with a plurality of consumer computer systems;

10 presenting to a plurality of consumer computer systems user interfaces for input of consumer profiles;

capturing data input through the user interfaces, and transferring the data to one or more databases, at least one database holding data representing a plurality of consumer profiles for different consumers, the associated databases
15 including at least one database holding data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers;

processing data captured from the user interfaces or stored in a consumer profile database using at least one of the following program modules associated
20 with the IPCS:

(a) a Service Comparison/Selection Module for finding service programs that match consumer profiles to a predetermined degree;

(b) an Automatic Bill Payment Module for allowing consumers to engage in automated billing transactions;

(c) an Automated Services Monitoring Module for monitoring service program databases for service programs that match consumer profiles to a predetermined degree and notifying consumers of matching programs;

(d) an Automated Best Services Selection Module for finding service programs that match consumer profiles to a predetermined degree and automatically enrolling consumers in matching programs;

(e) a Services Search Module for finding service programs that are offered on Internet websites not directly associated with the IPCS;

(f) an Incentive Program Module for analyzing consumers' bills and spending habits to determine service programs offered through the IPCS that better match consumers' needs;

(g) a Data Mining Module for generation of information from data stored in or passed through the IPCS; and

(h) a Pooling Module for providing a group of consumers benefits for group transactions with a service provider.

20. The method of claim 19 wherein the data is processed using at least

two of the modules.